

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

ANNETTE BENSON

Debtor(s)

Case No. 18-10207-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/11/2018.
- 2) The plan was confirmed on 10/17/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/22/2025.
- 6) Number of months from filing or conversion to last payment: 84.
- 7) Number of months case was pending: 88.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,761.00.
- 10) Amount of unsecured claims discharged without full payment: \$68,713.46.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$10,240.00  
Less amount refunded to debtor \$100.00

**NET RECEIPTS: \$10,140.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$7,410.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$884.89  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,294.89**

Attorney fees paid and disclosed by debtor: \$190.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
IST PROGRESS	Unsecured	148.00	NA	NA	0.00	0.00
AFNI	Unsecured	1,216.56	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	590.00	NA	NA	0.00	0.00
ASHRO	Unsecured	39.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORPORATION	Unsecured	6,896.07	NA	NA	0.00	0.00
AT&T MOBILITY II LLC C/O AT&T SEF	Unsecured	NA	1,601.97	1,601.97	10.81	0.00
CAPITAL ONE BANK USA NA	Unsecured	468.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES	Unsecured	1,267.96	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	2,000.00	NA	NA	0.00	0.00
CERTEGY	Unsecured	213.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	143.89	143.89	143.89	0.00
CONTINENTAL FINANCE COMPANY,	Unsecured	1,105.00	NA	NA	0.00	0.00
ENHANCE RECOVERY CO	Unsecured	166.00	NA	NA	0.00	0.00
ENHANCE RECOVERY CO	Unsecured	50.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	378.00	NA	NA	0.00	0.00
GINNY'S INC	Unsecured	351.00	NA	NA	0.00	0.00
MASSEY'S	Unsecured	NA	211.89	211.89	1.43	0.00
MEDCLEAR INC	Unsecured	175.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	842.00	NA	NA	0.00	0.00
NEWREZ LLC D/B/A	Secured	48,120.00	38,025.91	1,398.40	1,398.40	0.00
PAYDAY LOAN YES	Unsecured	NA	510.00	510.00	3.44	0.00
PHILADELPHIA GAS WORKS	Unsecured	3,436.64	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	554.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	384.21	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	851.85	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	851.85	NA	NA	0.00	0.00
SPRINT	Unsecured	1,093.99	NA	NA	0.00	0.00
T-MOBILE USA INC	Unsecured	166.00	132.88	132.88	0.90	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	21,950.26	21,950.26	148.09	0.00
UNITED STATES TREASURY (IRS)	Unsecured	20,000.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Secured	NA	4,832.86	138.15	138.15	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON	Unsecured	979.00	NA	NA	0.00	0.00
WFFNNB	Unsecured	414.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,398.40	\$1,398.40	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$282.04	\$282.04	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,680.44</b>	<b>\$1,680.44</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$24,407.00</b>	<b>\$164.67</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,294.89</u>	
Disbursements to Creditors	<u>\$1,845.11</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$10,140.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/20/2025

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.